

FIG 1

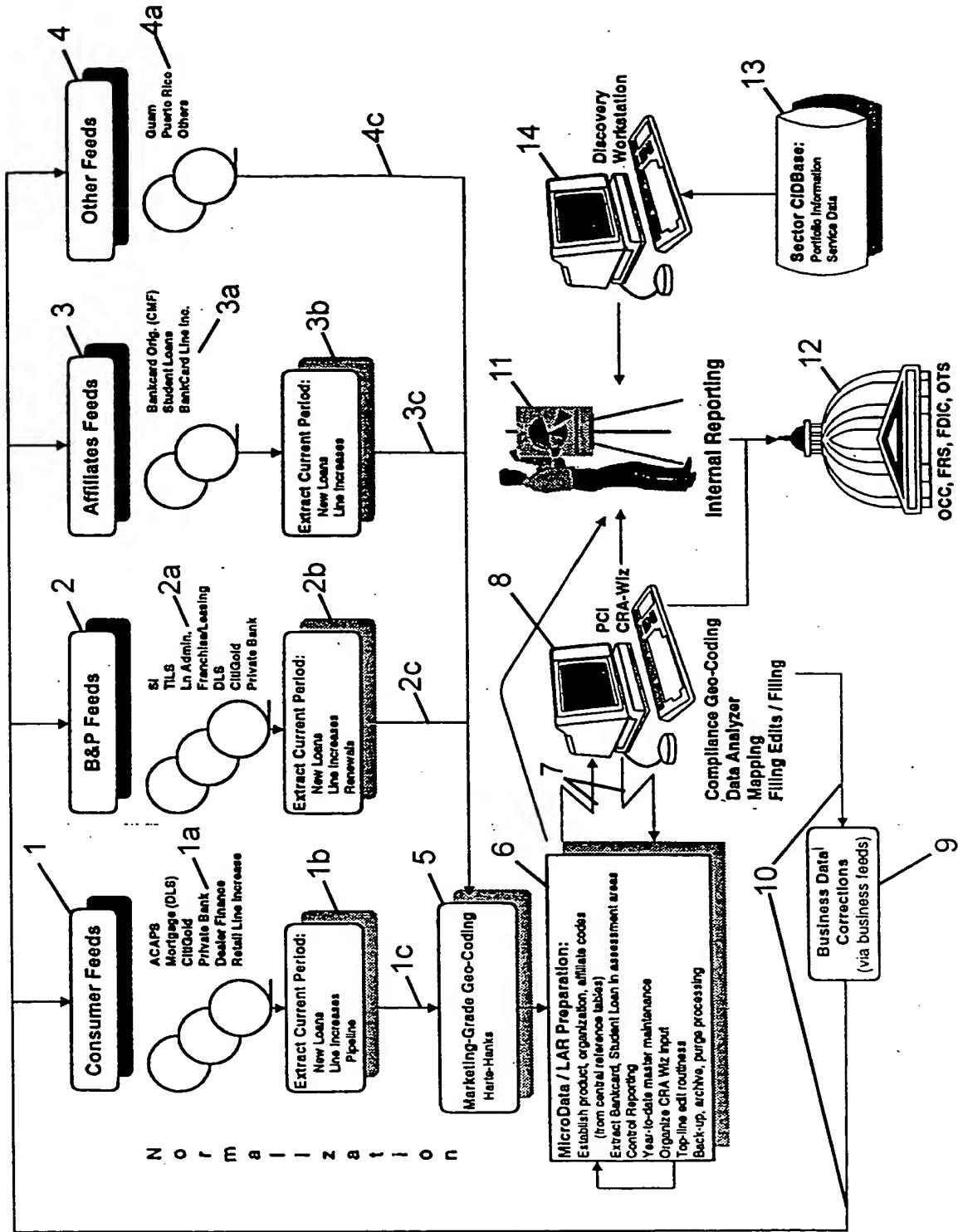
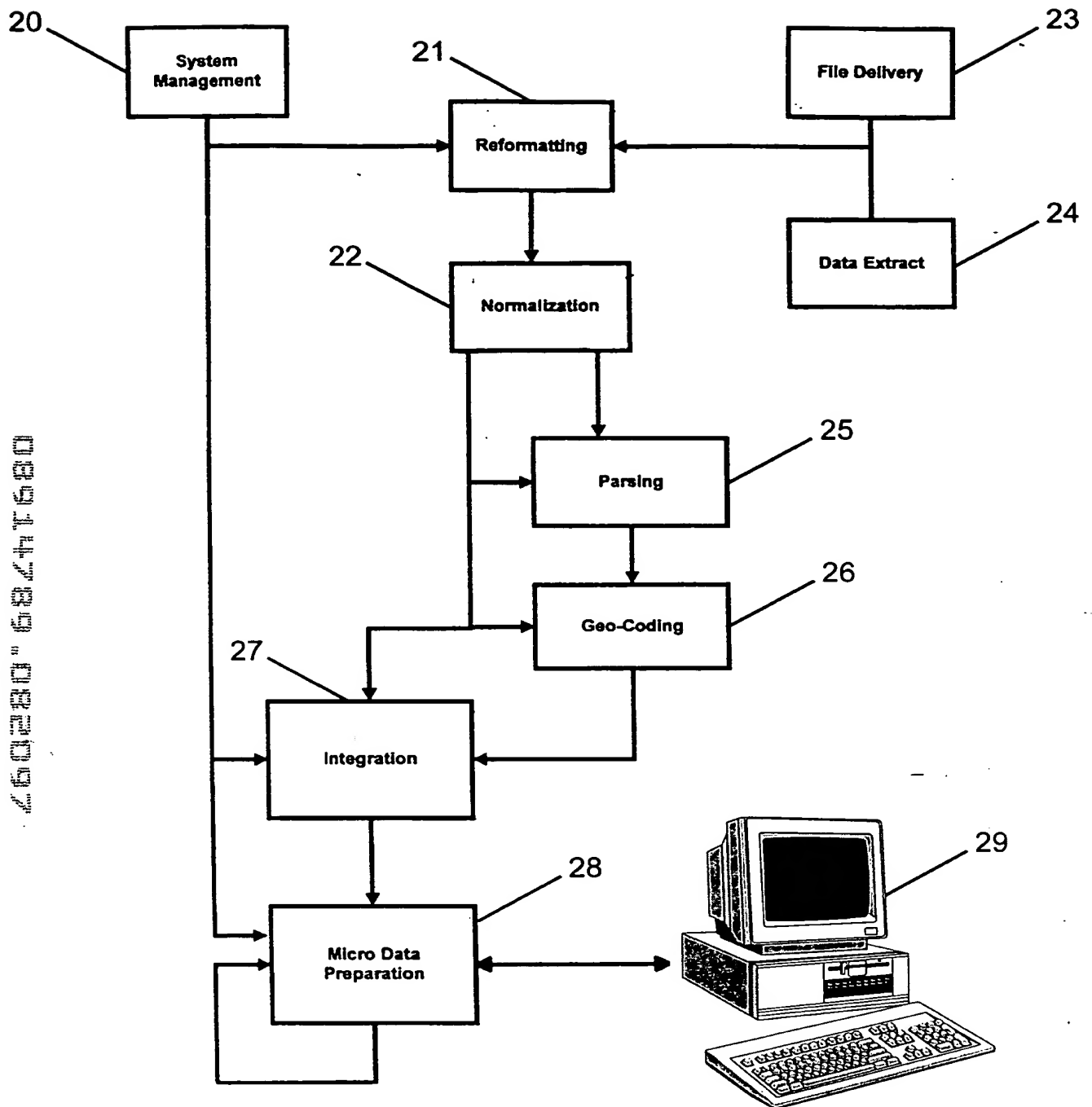


FIG 2



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FIG 3

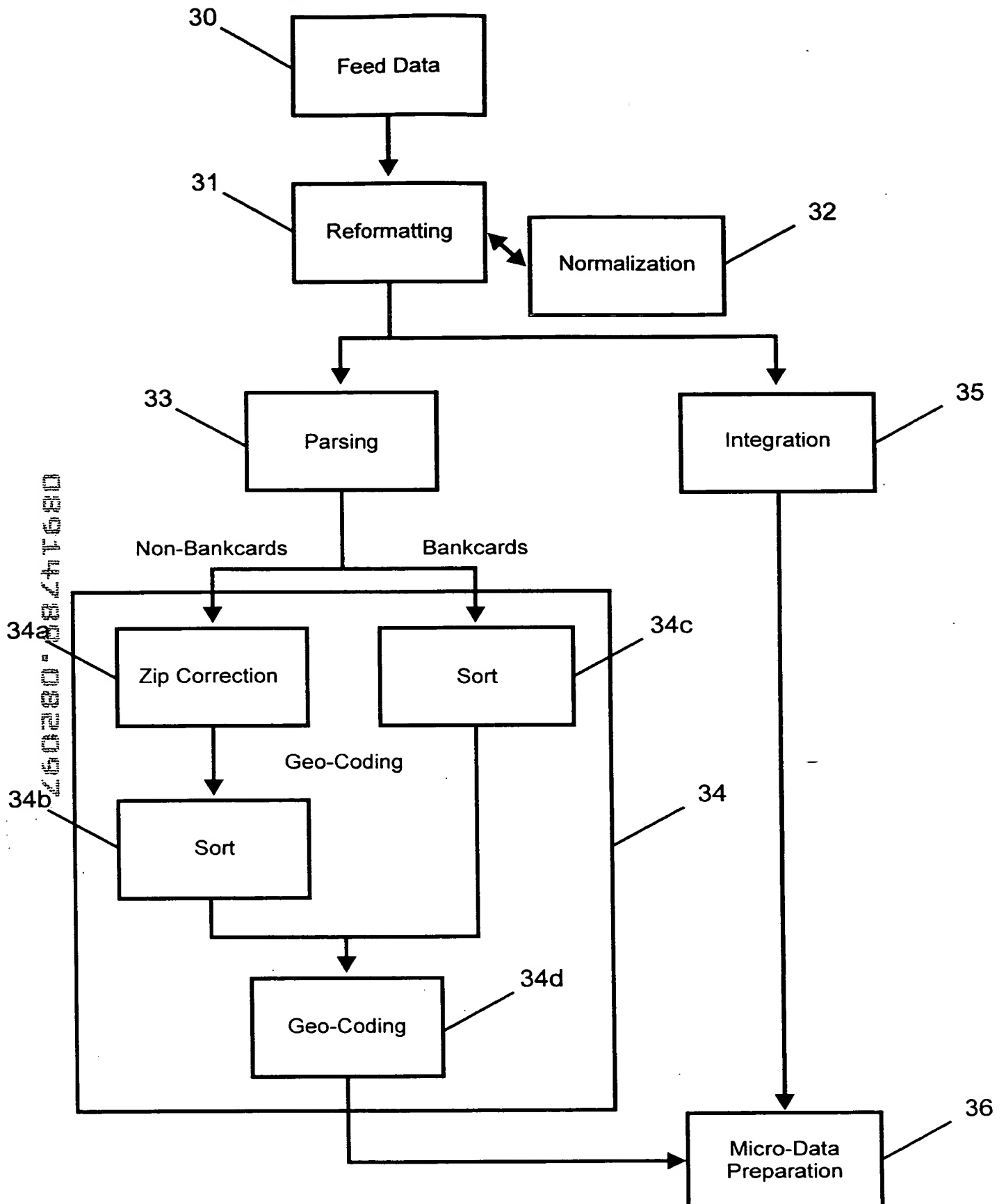


FIG 4A1
260280-6824680

FIELD REQUIRED	PRIVATE BANK LOANS FIELD	NOTES
ACCOUNT INFORMATION		
Customer Type	WS-PBLOAN-BUSINESS-IND	If equal to 'C', the account is corporate; if 'I', the account belongs to an individual. If field is blank, default value is 'I' (Individual).
Business Entity	WS-PBLOAN-BUSINESS-ENTITY WS-PBLOAN-ACCT-FSB-BUSINESS	WS-PBLOAN-BUSINESS-ENTITY contains one of the following values: PBUS Private Bank U.S. PBWH Private Bank Western Hemisphere PBFSB Private Bank FSB All PBUS and PBWH accounts are credited to the Private Bank and assigned to FIMP Code 001. If the value of this field is equal to PBFSB, the value in WS-PBLOAN-ACCT-FSB-BUSINESS is used to determine the breakout of these accounts by business; this field contains the valid FIMP codes for the FSB businesses.
Branch Code	WS-PBLOAN-EXP-CODE	This field contains the Private Bank expense code.
Purchased / Originated ID	Not applicable.	

FIG 4A2

FIELD REQUIRED	PRIVATE BANK LOANS FIELD	NOTES
Loan Number	WS-PBLOAN-ACCT-NUMBER or WS-PBLOAN-ACCT-CRA-COMTMNT- NO	See processing notes below.
Open Date	WS-PBLOAN-CRA-ORIGINATED	Contains the date the commitment or loan was approved.
Original Amount Loan / Line	WS-PBLOAN-ACCT-CRA-CA- AMOUNT	Contains the amount of the loan or commitment when the loan / commitment was first approved.
Renewal Date	WS-PBLOAN-ACCT-CRA-RENEWAL- DATE	Only used if WS-PBLOAN-BUSINESS-IND is equal to 'C'; this field contains the date a corporate commitment was last renewed.
Renewal Amount	WS-PBLOAN-ACCT-CRA-RENEWAL- AMOUNT	Only used if WS-PBLOAN-BUSINESS-IND is equal to 'C'; this field contains the amount of the last corporate commitment renewal.
Line Increase Date	WS-PBLOAN-ACCT-INCREASE-DATE	This field contains the date of the last line increase for this account / commitment. Reset to zero at month end.
Line Increase Amount	WS-PBLOAN-ACCT-INCREASE- AMOUNT	This field contains the total of line increases in the current month for this loan / commitment. Individual line increases within the current month are not broken out.
Product Code	WS-PBLOAN-PROD-CODE WS-PBLOAN-BUSINESS-IND WS-PBLOAN-ACCT-CRA-SECURED- CODE	See processing notes below. CRA only processes records where the Product Code field is equal to 'CMT' (Commitment) or 'LNS' (Full Earning Loan).
Sub Product Code	Not applicable.	
Customer's Address	If populated: WS-PBLOAN-ACCT-CRA-ADDRESS (occurs 3) or WS-PBLOAN-ACCT-ADDRESS1 - WS-PBLOAN-ACCT-ADDRESS4	If populated, the first field (three occurrences) contains the address of the property used to secure this loan; otherwise, use the existing fields for the customer's address. The new address field contains the address used to perform a credit check; existing fields contain the customer's address.
City	WS-PBLOAN-ACCT-CRA-CITY or WS-PBLOAN-ACCT-CITY	Note: Where City and State are not populated, the last address line is checked for the presence of this information.
State	WS-PBLOAN-ACCT-CRA-STATE or WS-PBLOAN-ACCT-STATE	
Zip	WS-PBLOAN-ACCT-CRA-ZIP or WS-PBLOAN-ACCT-ZIP	The existing feed does not contain Zip + 4 information. Zip + 4 information provided in new field if entered by operator.
Current Year / Applicant Income	WS-PBLOAN-ACCT-CRA-SALES- REVENUE or WS-PBLOAN-ACCT-CRA-ANNUAL- INCOME	If the value of WS-PBLOAN-CRA-BUSINESS-IND = 'C', use WS-PBLOAN-ACCT-CRA-SALES-REVENUE; if the value is 'I' or blank, use WS-PBLOAN-ACCT-CRA-ANNUAL-INCOME.

FIG 4A3

FIELD REQUIRED	PRIVATE BANK LOANS FIELD	NOTES
GEOCODED INFORMATION		
State		To be provided by CRA process.
County		
Census Tract		
MSA		

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FIG 4B

PBLN PRODUCT CODE	DESCRIPTION	CUSTOMER TYPE	SECURED CODE	GRA PRODUCT CODE
CMT	Commitment	Retail	Secured	07 -- Other Secured Consumer Loans
LNS	Full earning loan	Retail	Not Secured	08 -- Other Unsecured Consumer Loans
CMT	Commitment	B&P	Secured	07 -- Other Secured Consumer Loans
LNS	Full earning loan	B&P	Not Secured	08 -- Other Unsecured Consumer Loans
			Secured	03 -- Other Sec Lines of Credit for Purposes of Small Business
			Not Secured	01 -- Small Business
			Secured	03 -- Other Sec Lines of Credit for Purposes of Small Business
			Not Secured	01 -- Small Business

80a

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FIG 4C

RUN DATE: MM/DD/YY		U.S. / EUROPE MARKETING SALES SUPPORT		REPORT NO: SBREXIX-801						
RUN TIME: HH:MM:SS		SECTOR CIBDASE UPDATE		PAGE NO: 1						
SOURCE: PRIVATE BANK LOANS		CRA / HMDA CONTROL REPORT BY SOURCE PRODUCT								
PRODUCT DTL KEY	DESCRIPTION	80c	80d	80e	80f	80g	80h	80i		
			LOANS	CRA	LOAN \$	LOANS	HMDA	LOAN \$	TOTAL LOANS	TOTAL LOAN \$
001PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN		9	9	9,999,999.99	9	9	9,999,999.99	18	19,999,999.98
001PBLN0000101	MONTHLY PAYMENT BUSINESS LOAN		9	9	9,999,999.99	9	9	9,999,999.99	18	19,999,999.98
001PBLN0000102	MONTHLY PAYMENT BUSINESS LOAN		9	9	9,999,999.99	99	99	9,999,999.99	108	19,999,999.98
001PBLN0000103	MONTHLY PAYMENT BUSINESS LOAN		99	99	99,999,999.99	9	9	99,999,999.99	108	199,999,999.98
001PBLN0000104	MONTHLY PAYMENT BUSINESS LOAN		9	9	9,999,999.99	9	9	9,999,999.99	18	19,999,999.98
	BUSINESS SUB-TOTAL		99	99	99,999,999.99	99	99	99,999,999.99	198	199,999,999.98
GRAND TOTAL			234		240,000,000.04	234		240,000,000.04	468	480,000,000.08

80b

80k

80j

FIG 4D
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	FIELD NAME	DESCRIPTION
80a	Data Source	Identifies the System that supplied the source file (e.g., Private Bank Loans, ACAPS).
80b	Product Detail Key	This field can be broken down as follows: Positions 1 - 3 - contains the FIMP code of the business. Positions 4 - 7 - Code that identifies the source of these records. Positions 8 - 14 - Product Code as received on the source file. There is one line entry for every Business / Source / Product Code combination.
80c	Description	Free form description of the product.
80d	CRA Loans	Total number of extracted CRA loans for this product.
80e	CRA Loan \$	Total CRA loan amount for this product.
80f	HMDA Loans	Total number of extracted HMDA loans for this product.
80g	HMDA Loan \$	Total HMDA loan amount for this product.
80h	Total Loans	Total number of loans extracted this period for this product. The total number of CRA + HMDA loans (Field 4 + Field 6) may be greater than the total number of loans in this field, as some accounts may be eligible for both CRA and HMDA.
80i	Total Loan \$	Total loan amount processed for this product. This amount will always equal the total CRA + HMDA loan amounts.
80j	Business Sub-Total	Provides breakdown of CRA / HMDA by business.
80k	Grand Total	CRA / HMDA grand totals for the entire source file.

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RUN DATE: MM/DD/YY		U.S. / EUROPE MARKETING SALES SUPPORT		REPORT NO: 68BXXX-R02	
RUN TIME: HH:MM:SS		CRA / HMDA CONTROL REPORT BY CRA / HMDA PRODUCT		PAGE NO: 1	
SOURCE:		PRIVATE BANK LOANS		85g	
BUS C/H		85e		85f	
PROD		DESCRIPTION		LOANS	
001 C	1	SMALL BUSINESS		9	9,999,999.99
001 C	3	OTHER SECURED LINES FOR SMALL BUS		9	9,999,999.99
		CRA SUB-TOTAL		9	9,999,999.99
001 H	1	CONVENTIONAL		9	9,999,999.99
001 H	2	PHA - INSURED		99	99,999,999.99
001 H	4	MULTI-FAMILY DWELLING		9	9,999,999.99
		HMDA SUB-TOTAL		99	9,999,999.99
		BUSINESS SUB-TOTAL		243	159,999,999.93
		GRAND TOTAL		185	159,999,999.93

85d

85c

85b

85i

85j

85k

FIELD NAME	DESCRIPTION
Source	Identifies the System that supplied the source file (e.g., Private Bank Loans, ACAPS).
Bus(iness)	Contains the business' FIMP code.
C / H (CRA / HMDA)	CRA / HMDA indicator (C = CRA, H = HMDA)
Product	Contains the government CRA or HMDA product code.
Description	Contains a description of the CRA / HMDA product code.
Loans	Number of loans extracted this processing period for this CRA / HMDA product code.
Loan \$	Total loan amount extracted this month for this CRA / HMDA product code.
CRA Sub-Total	Total CRA number and loan amounts extracted this month for this business.
HMDA Sub-Total	Total HMDA number and loan amounts extracted this month for this business.
Business Sub-Total	Total number and loan amounts extracted this month for this business.
Grand Total	Total number and loan amounts extracted this month from this source file for all businesses.

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90a

RUN DATE: MM/DD/YY
RUN TIME: HH:MM:SS

SOURCE: PRIVATE BANK LOANS

BUSINESS: 001 - NEW YORK BANK

U.S. / EUROPE MARKETING SALES SUPPORT
SECTOR CIBASE UPDATE
CRA / HMDA SOURCE FILE RECONCILIATION REPORT

REPORT NO: 88EXXX-ROJ
PAGE NO: 1

90b

TOTAL LOANS ON FILE: 99,999 LOAN \$: 999,999,999.99

TOTAL LOANS EXTRACTED: 9,999 LOAN \$: 9,999,999.99

CRA TOTALS

ORIGINATIONS: 999 LOAN \$: 999,999.99

RENEWALS: 999 LOAN \$: 999,999.99

LINE INCREASES: 99 LOAN \$: 999,999.99

MAINTENANCE: 9 LOAN \$: 99,999.99

90e

HMDA TOTALS

90f

PIPELINE: 9 LOAN \$: 99,999.99

APPROVED: 9 LOAN \$: 99,999.99

NOT APPROVED: 9 LOAN \$: 99,999.99

DENIED: 9 LOAN \$: 99,999.99

WITHDRAWN: 9 LOAN \$: 99,999.99

FILE CLOSED: 9 LOAN \$: 99,999.99

PURCHASED: 9 LOAN \$: 99,999.99

MAINTENANCE: 9 LOAN \$: 99,999.99

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FIELD NAME	DESCRIPTION
90a Source	Identifies the System that supplied the source file (e.g., Private Bank Loans, ACAPS).
90b Bus(iness)	Contains the business' FIMP code.
90c Total Loans on File	Details the total number of loans / loan amounts on the source file for this business.
90d Total Loans Extracted	The total number of loans / amounts extracted from the source file for the current processing period.
90e CRA Totals	The total number of CRA loans / amounts extracted from this file for the current processing period. Further breakdown is provided for loan Originations, Renewals, Line Increases, and Maintenance records.
90f HMDA Totals	The total number of HMDA loans / amounts extracted from this file for the current processing period. Further breakdown is provided for each HMDA Action Code, and Maintenance records.

FIG 4 I

U.S. / EUROPE MARKETING SALES SUPPORT
SECTOR CIBASE UPDATE
CRA / HMDA SOURCE FILE RECONCILIATION REPORT

RUN DATE: MM/DD/YY
RUN TIME: HH:MM:SS

SOURCE: PRIVATE BANK LOANS
GRAND TOTALS - ALL BUSINESSES

TOTAL LOANS ON FILE:	99,999	LOAN \$:	999,999,999.99
TOTAL LOANS EXTRACTED:	9,999	LOAN \$:	9,999,999.99
CRA TOTALS			
ORIGINATIONS:	999	LOAN \$:	999,999.99
RENEWALS:	999	LOAN \$:	999,999.99
LINE INCREASES:	99	LOAN \$:	999,999.99
MAINTENANCE:	9	LOAN \$:	99,999.99
HMDA TOTALS			
PIPELINE:	9	LOAN \$:	99,999.99
APPROVED:	9	LOAN \$:	99,999.99
NOT APPROVED:	9	LOAN \$:	99,999.99
DENIED:	9	LOAN \$:	99,999.99
WITHDRAWN:	9	LOAN \$:	99,999.99
FILE CLOSED:	9	LOAN \$:	99,999.99
PURCHASED:	9	LOAN \$:	99,999.99
MAINTENANCE:	9	LOAN \$:	99,999.99

U.S. / EUROPE MARKETING SALES SUPPORT									
REPORT NO: SBR611-R01									
PAGE NO: 1									
RUN DATE: MM/DD/YY									
RUN TIME: HH:MM:SS									
SECTOR CIBASE UPDATE									
PRODUCT DETAIL FINANCIAL CONTROL BALANCE REPORT									
95a	PRODUCT:	999BDD	95b	TYPE/STATUS:	95c	CATEGORY	95d	SERVICE	95e
	PRODUCT:	999BDD		TYPE/STATUS:		CATEGORY		SERVICE	
	PRODUCT DTL KEY	DESCRIPTION							
	001PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN			1	1	ILS		
	014PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN			1	1	ILS		
	011PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN			1	1	ILS		
	013PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN			1	1	ILS		
	003PBLN0000100	MONTHLY PAYMENT BUSINESS LOAN			1	1	ILS		
		P-TYPE SUB TOTAL							
95j		SERVICE SUB TOTAL						ILS	
		CATEGORY SUB TOTAL			1				
		GRAND TOTAL							

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FIG 4K

	FIELD NAME	DESCRIPTION
95a	Product Detail Key	This field can be broken down as follows: Positions 1 - 3 - Contains the business' FIMP Code. Positions 4 - 7 - Code that identifies the source of these records. Positions 8 - 14 - Product Code as received from the business. There is one line entry for every Business / Source / Product Code combination.
95b	Description	Free form description of the product.
95c	Category	Contains the CRA Product Code field.
95d	Service	Contains standard Sector CIDBase marketing values. Can be used to further analyze / group product types.
95e	PType	
95f	SType	
95g	Rank	
95h	Total Records	Total number of records extracted for each Product Detail Key combination.
95i	Total Balances	Total balance for each Product Detail Key combination.
95j	Service Sub Total	Total number of Accounts / Balances extracted for each marketing Service Category identified by this job.
95k	Category Sub Total	Total number of Accounts / Balances processed for each CRA Product Code.
95m	Grand Total	Grand Total of all accounts extracted this month.